

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Paul J. Rothrock
Amanda S. Kang
Debtors

Case No. 19-01623-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: May 07, 2024

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 09, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Paul J. Rothrock, Amanda S. Kang, 621 Cedar Avenue, Middletown, PA 17057-2816

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	May 07 2024 22:39:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ EDI: PRA.COM	May 07 2024 22:39:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5187244	+ Email/Text: Bankruptcy@BAMcollections.com	May 07 2024 18:39:00	Bureau of Account Managment, 3607 Rosemont Ave Ste 502, Po Box 8875, Camp Hill, PA 17001-8875
5187248	EDI: CAPITALONE.COM	May 07 2024 22:39:00	Capital One Bank USA NA, PO BOx 85015, Richmond, VA 23285-5075
5187245	+ EDI: CAPITALONE.COM	May 07 2024 22:39:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5187247	+ EDI: CAPITALONE.COM	May 07 2024 22:39:00	Capital One, Attn: General Correspondence, Po Box 30285, Salt Lake City, UT 84130-0285
5194669	EDI: CAPITALONE.COM	May 07 2024 22:39:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5216014	+ EDI: CITICORP	May 07 2024 22:39:00	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
5187249	+ EDI: CITICORP	May 07 2024 22:39:00	Citibank/Goodyear, Citibank Corp/Centralized Bankruptcy, Po Box 790034, Saint Louis, MO 63179-0034
5187250	+ EDI: WFNNB.COM	May 07 2024 22:39:00	Comenity Capital/Gamestop, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
5187251	+ Email/Text: ebnotifications@creditacceptance.com	May 07 2024 18:39:00	Credit Acceptance, 25505 West 12 Mile Rd, Suite 3000, Southfield, MI 48034-8331
5187252	+ Email/PDF: creditonebknofications@resurgent.com	May 07 2024 18:48:06	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
5187253	+ Email/Text: bankruptcydepartment@tsico.com	May 07 2024 18:40:00	Eos Cca, Attn: Bankruptcy, 700 Longwater Dr, Norwell, MA 02061-1624
5187254	+ Email/Text: support@ljross.com	May 07 2024 18:39:00	LJ Ross Associates, 4 Universal Way, Po Box 6099, Jackson, MI 49204-6099
5272311	Email/PDF: resurgentbknofications@resurgent.com	May 07 2024 18:48:05	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, PO Box

District/off: 0314-1
Date Rcvd: May 07, 2024

User: AutoDocke
Form ID: 3180W

Page 2 of 3
Total Noticed: 30

5272310	Email/PDF: resurgentbknotifications@resurgent.com	May 07 2024 18:48:10	10587, Greenville, SC 29603-0587 LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
5193815	Email/PDF: resurgentbknotifications@resurgent.com	May 07 2024 18:48:07	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5197561	Email/PDF: MerrickBKNotifications@Resurgent.com	May 07 2024 18:48:07	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
5187255	+ Email/PDF: MerrickBKNotifications@Resurgent.com	May 07 2024 18:48:11	Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
5187256	+ EDI: CITICORP	May 07 2024 22:39:00	NTB Credit Plan, PO Box 6403, Sioux Falls, SD 57117-6403
5187817	+ EDI: PRA.COM	May 07 2024 22:39:00	Orion, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5303103	EDI: PRA.COM	May 07 2024 22:39:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5303104	EDI: PRA.COM	May 07 2024 22:39:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5187257	+ EDI: SYNC	May 07 2024 22:39:00	PayPal Credit, PO Box 71202, Charlotte, NC 28272-1202
5212833	EDI: Q3G.COM	May 07 2024 22:39:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
5187258	+ Email/Text: bankruptcyteam@quickenloans.com	May 07 2024 18:40:00	Quicken Loans, 662 Woodward Avenue, Detroit, MI 48226-3433
5208479	+ Email/Text: bankruptcyteam@quickenloans.com	May 07 2024 18:40:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
5215960	+ EDI: PRA.COM	May 07 2024 22:39:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
5187259	+ EDI: WFFC2	May 07 2024 22:39:00	Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
5187246	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0314-1
Date Rcvd: May 07, 2024

User: AutoDocke
Form ID: 3180W

Page 3 of 3
Total Noticed: 30

Date: May 09, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 7, 2024 at the address(es) listed below:

Name	Email Address
Chad J. Julius	on behalf of Debtor 1 Paul J. Rothrock cjulius@ljacobsonlaw.com egreene@ljacobsonlaw.com;r63089@notify.bestcase.com;dshade@ljacobsonlaw.com
Chad J. Julius	on behalf of Debtor 2 Amanda S. Kang cjulius@ljacobsonlaw.com egreene@ljacobsonlaw.com;r63089@notify.bestcase.com;dshade@ljacobsonlaw.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
Michael Patrick Farrington	on behalf of Creditor Quicken Loans Inc. mfarrington@kmlawgroup.com
Michael Patrick Farrington	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. mfarrington@kmlawgroup.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1

Paul J. Rothrock

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-9852

EIN --

Debtor 2

Amanda S. Kang

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-9035

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:19-bk-01623-HWV

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Paul J. Rothrock

Amanda S. Kang

By the
court:5/7/24Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.